Online Regular Smart Saver (TAR10)

Save Smarter

Set aside a little each month and watch your balance grow.
It's a simple way to stay consistent and reach your goals.

What is the interest rate?	The current interest rate is on balances: £25.00 and above 6.50% Gross • 6.50% AER Interest is variable, calculated on a daily basis and is paid on maturity.
Can Hanley Economic Building Society change the interest rate?	As the interest rate is variable, we may change the rate if we reasonably believe that the change is needed. If we reduce the interest on your account, we will write to you 14 days before we make the change. For full details on how and why we will change the interest rate on your account, please refer to Section 8 of the Savings Terms & Conditions. A copy is available on request from our branches, head office or website.
What would be the estimated balance after 12 months based on a monthly investment of £100?	Based on the current interest rate, and 12 regular deposits of £100 in this account after 12 months you would have £1,243.20. This figure is for illustration purposes. The estimation assumes that £100 is deposited on the first day of each month and no withdrawals or changes in interest rates within the 12 month period.
How do I open and manage my account?	The account can only be opened and managed online at www.thehanley.co.uk To open a savings or mortgage account you must be aged 18 or older, UK resident, and permanently reside within the UK. Only 1 Online Smart Saver per customer is permitted. The minimum balance is £25 the maximum balance is £3,600. A subscription of between £25 and £300 should be received each calendar month and you can vary the amount you wish to save. You can make more than one subscription per month providing the maximum subscription is not exceeded. You can make subscriptions by Standing Order, Bank Transfer or Debit Card. Please note Debit Card deposits can be only be made via the Online Portal/ Mobile App. If no subscriptions are made for 3 consecutive months or if 3 or more monthly subscriptions are missed throughout the anniversary year the Society, after giving you 60 days notice of our intention to do so, reserves the right to close the account and either return the balance or transfer it to an Instant Access Account.
Can I withdraw money?	You can withdraw 2 times without penalty per tax year (6th April – 5th April) All other withdrawals are subject to 30 days loss of interest on the amount withdrawn. On maturity the Society will open a new variable rate Instant Access savings account with the Society and transfer the balance.
Additional information:	Minimum age 18 years. UK residents only. The treatment of your account for tax purposes will depend on your individual circumstances and you may need to pay tax on any interest that exceeds your Personal Savings Allowance. For more information please visit HM Revenue & Customs' (HMRC) website hmrc.gov.uk . The tax information provided is based on our understanding of current law and HMRC practice, both of which may change. These product details should be read in conjunction with the Savings Terms and Conditions. The Savings Terms and Conditions can be viewed online at www.thehanley.co.uk or requested from any branch of the Society.

Hanley ECONOMIC Building Society

thehanley.co.uk

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. Gross is the rate of interest if interest were paid and not compounded each year. Rate effective from 20 October 2025.Interest rates are correct at time of printing 10/2025.